

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Andrea S. Zerbini**  
Debtor(s)

Bankruptcy Case No.: 14-22395-JAD  
Per January 19, 2017 proceeding  
Chapter: 13  
Docket No.: 125 – 109, 110  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 22, 2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1978.00 as of February 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: January 25, 2017

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrea S. Zerbini  
DebtorCase No. 14-22395-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
Form ID: 149Page 1 of 3  
Total Noticed: 66

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db Andrea S. Zerbini, 5 Cross Street, Crafton, PA 15205-2709  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

sp +Mark G. Moynihan, 112 Washington Place, Suite 1-N, Pittsburgh, PA 15219-3424  
13870348 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13870352 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394  
13907368 +Borough of Crafton, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870353 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13907369 +Borough of Crafton/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870355 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
13870356 Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285  
13870357 +Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001  
13870360 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
13870363 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept, Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870366 +Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076  
13870369 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13870370 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860

13870373 HSBC Bank Nevada N.A., P.O. Box 5253, Carol Stream, IL 60197-5253  
13870376 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379)

13870377 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13870378 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870381 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
13870386 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
13893427 +PNC Bank, National Association, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13893426 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13870385 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
13870388 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709  
13870392 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410  
13870393 Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
14144379 Verizon, PO Box 5156, Tampa, FL 33675-5156  
13870395 +Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@cavps.com Jan 26 2017 01:38:40 Cavalry Portfolio Services, 500 Summit Lake Dr., Suite #400, Valhalla, NY 10595-2322

13899603 +E-mail/Text: bncmail@w-legal.com Jan 26 2017 01:38:31 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13870349 E-mail/Text: legal@arsnational.com Jan 26 2017 01:37:44 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023

13938174 +E-mail/Text: g20956@att.com Jan 26 2017 01:38:52 AT&T, 1801 Valley View Ln, Dallax, TX 75234-8906

13870350 +E-mail/Text: g20956@att.com Jan 26 2017 01:38:52 AT&T, c/o Midland Bankruptcy, 5407 Andrews Highway, Midland, TX 79706-2851

13870351 +E-mail/Text: g20956@att.com Jan 26 2017 01:38:53 AT&T Mobility, AT&T Services, Inc., One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694

13881034 +E-mail/Text: g20956@att.com Jan 26 2017 01:38:53 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

13899560 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 26 2017 01:42:36 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

13870354 +E-mail/Text: notices@burt-law.com Jan 26 2017 01:39:06 Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

13870358 +E-mail/Text: bankruptcy@cavps.com Jan 26 2017 01:38:39 Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

13871332 +E-mail/Text: bankruptcy@cavps.com Jan 26 2017 01:38:39 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13870359 +E-mail/Text: compliance@chaserec.com Jan 26 2017 01:39:06 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503

13870361 +E-mail/Text: ccusa@ccuhome.com Jan 26 2017 01:37:26 Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158

13870362 +E-mail/Text: ccusa@ccuhome.com Jan 26 2017 01:37:26 Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209

District/off: 0315-2

User: lmar  
Form ID: 149

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Total Noticed: 66

Date Rcvd: Jan 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13870364 E-mail/Text: electronicbkydocs@nelnet.net Jan 26 2017 01:38:27 Dept of Ed/Nelnet,  
121 S 13th St, Lincoln, NE 68508-1904  
13870365 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 26 2017 01:38:51  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
13870367 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jan 26 2017 01:39:09 Duquesne Light Company,  
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),  
Pittsburgh, PA 15219-1942  
13870368 +E-mail/Text: bknotice@erccollections.com Jan 26 2017 01:38:27  
Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
13870371 +E-mail/PDF: gecsed@recoverycorp.com Jan 26 2017 01:28:05 GE Capital/Walmart,  
PO Box 965024, Orlando, FL 32896-5024  
13870372 E-mail/PDF: gecsed@recoverycorp.com Jan 26 2017 01:29:20 GECRB/JC Penneys, PO Box 965007,  
Orlando, FL 32896-5007  
13870374 +E-mail/Text: bankruptcy@icsystem.com Jan 26 2017 01:38:51 I.C. Systems Inc,  
P.O. Box 64378, St. Paul, MN 55164-0378  
13870375 E-mail/Text: bankruptcy@icsystem.com Jan 26 2017 01:38:51 I.C. Systems, Inc.,  
444 Highway 96 East, PO Box 64794, Saint Paul, MN 55164-0794  
13937304 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 26 2017 01:38:37 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
13870379 +E-mail/Text: ebn@ltdfin.com Jan 26 2017 01:37:44 LTD Financial Services, L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13870380 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 26 2017 01:38:16 Midland Funding LLC,  
8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
13870382 +E-mail/Text: egssupportservices@egscorp.com Jan 26 2017 01:38:33  
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13870383 E-mail/Text: electronicbkydocs@nelnet.net Jan 26 2017 01:38:27 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561  
13870387 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 26 2017 01:59:35  
Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard,  
Norfolk, VA 23502  
13918377 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 26 2017 01:42:35  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13870384 E-mail/Text: csc.bankruptcy@amwater.com Jan 26 2017 01:39:06 Pennsylvania American Water,  
PO Box 578, Alton, IL 62002-0578  
13888351 E-mail/Text: bnc-quantum@quantum3group.com Jan 26 2017 01:37:48  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13891143 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:29:25 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
13870391 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:29:25 Regional Acceptance Corporation,  
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105  
13870390 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:29:25 Regional Acceptance Corporation,  
PO Box 830913, Birmingham, AL 35283-0913  
13870389 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:29:25 Regional Acceptance Corporation,  
266 Beacon Drive, Winterville, NC 28590-7924  
13881219 +E-mail/Text: electronicbkydocs@nelnet.net Jan 26 2017 01:38:27 US Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Crafton  
cr Carlynton School District  
cr PNC BANK, NATIONAL ASSOCIATION  
13891291\* Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
13870394 ##+Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078  
13870396 ##+Verizon Wireless Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397  
13870397 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 3, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lmar  
Form ID: 149

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Total Noticed: 66

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbin mark@moynihanlaw.net,  
moynihan.mark@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8